

ABSTRACT OF THE DISCLOSURE

A method of populating an account-owner verification database includes collecting participant data elements from one or more participant institutions. The participant data elements are associated with one or more participant accounts in the participant institutions, and each
5 participant data element also corresponds to a data element field in the database. Non-participant data elements are collected from one or more non-participant institutions. The non-participant data elements are associated with one or more non-participant accounts in the non-participant institutions, and each non-participant data element also corresponds to one of the data element fields in the database. The data element fields of the account verification database are populated with the
10 collected participant and non-participant data elements.